

## **Changes in VMRC Trust Accounts Questions and Answers**

On June 29, Debra Roth, Director of Fiscal Services at VMRC, met with Supported Living providers to answer questions about the new way VMRC will be handling Trust Accounts. VMRC will be contracting with an outside provider, Trust Management Services, to process payments for individuals, effective August 1st.

These are the questions and answers from that meeting. This information applies to anyone who has VMRC as a payee.

### **1) How will the process work now?**

The process will be basically the same. Instead of sending any documents to the VMRC Client Trust Department, the documents should be sent to Trust Management Services via facsimile at 916/399-9420 or via mail at Post Office Box 7217, Stockton, California 95267-7217. If a consumer has a question or wants a check, they should contact their Service Coordinator.

### **2) How do people contact Trust Management Services?**

Information is available at [www.trustmgmtservices.com](http://www.trustmgmtservices.com). However, the Service Coordinator should be the point of contact.

### **3) What if people are used to sending papers to their Service Coordinators?**

They should keep sending the papers to their Service Coordinators. No change.

### **4) What papers should people send in?**

Pay stubs, bank statements, bills, and any documents that they've been sending in. No change.

### **5) Has everyone been notified about the changes?**

Yes. Both the Social Security Administration and TMS have sent letters to consumers.

### **6) Can people still use VMRC as a mailing address for checks?**

No, they must arrange another address.

### **7) How can people get a check when they need it?**

They should ask their Service Coordinator. The Service Coordinator will request the check from TMS (assuming that funds are available) and it will be mailed to the individual. TMS writes checks daily (except on the last working day of the month), so it is possible that the turnaround time may actually be faster now.

**8) Can people get statements of their accounts?**

VMRC has not, and TMS will not send out individual statements routinely. The Service Coordinator can access TMS' computer system, so people can ask their Service Coordinators to do that for them.

**9) Should residential and day program providers send in P&I and/or spending money ledgers to TMS when someone has VMRC as a payee?**

The provider should keep the original receipts and send a copy of the ledger directly to TMS.

**10) How quickly can someone get a check?**

TMS writes checks daily except on the last day of the month when they are processing changes. If the request is submitted before 1:30 p.m. and is an emergency, TMS will write and mail that check on the same day. If the request is not an emergency, TMS has 3 days to write and mail the check. If someone needs an emergency check and the Service Coordinator is not available, then the person at VMRC who is covering for that Service Coordinator can submit the disbursement request to TMS to request the check.

**11) Can people still pick up a check at VMRC if it's an emergency?**

No. All checks will be mailed.

**12) What happens if a check is lost in the mail?**

The post office says a person must wait 10 days before something can be considered lost in the mail. TMS generally does not insist on the 10 day wait period. The person should call their Service Coordinator when they believe a check has been lost in the mail. The Service Coordinator will call TMS. If there's no history of problems with the person losing other checks, then TMS will stop payment immediately and reissue the check. If there's a pattern of reporting lost checks, then TMS will wait 7 days first and then reissue the check.

**13) What have other regional centers found to be the biggest problem with changing to TMS?**

The biggest problem is that TMS checks are green. VMRC checks have been brown. People need to learn to look for green checks now.

**14) VMRC checks were on Union Bank, and people could always cash their checks at Union Bank. Where can people cash their checks now?**

People need to have their own bank accounts and cash their checks at the bank they choose.

**Follow-up: Based on feedback from this meeting, TMS has requested a banking proposal from Union Bank.**

**15) How will people get bank accounts?**

Supported living workers may need to help consumers open savings accounts. People should check around to find the best deal. Using check cashing services are too expensive.

**16) Who will make sure that people don't get too much in their trust accounts?**

TMS will notify service coordinators if the balance is approaching the maximum amount.

**17) Can anyone sign up with TMS?**

TMS will only accept clients through contracted regional centers.

**18) What happens if a person doesn't like TMS?**

It depends on the reason why they don't like TMS. If there's a legitimate problem with TMS, then the Service Coordinator will work with TMS personnel to resolve the issue. If the Service Coordinator feels that a problem still exists, then the Service Coordinator should let Debra Roth know.

If the person just wants a different service, then the person can arrange for another payee service themselves. For example, if the consumer really wants to pick up their checks, then they may want to choose another organizational representative payee entity that offers this level of service. The consumer would be required to pay the fee for the service.

**19) Can't VMRC just send the full check to someone and they can manage their money?**

Receiving someone's checks and then just sending them along to the person is called "conducting". That's not allowed by Social Security.

**20) Are there any reasons that VMRC will refuse to be someone's payee?**

VMRC should be the payee of last resort. A representative payee is only necessary when a consumer is incapable of managing or directing someone else to manage their money. If a family member is capable, it is usually much more convenient for the consumer and conducive to meeting the consumer's needs if that family member acts as payee.

VMRC will refuse to be someone's payee if that person has been violent or abusive.

**21) Will there be any more support that Supported Living agencies will need to give?**

Just minimal help with the transition.

**22) What if someone wants to send a check to someone who has VMRC as a payee?**

They should make it out to "TMS for benefit of (insert individual's name)". Do not make checks out to VMRC. Those TMS checks can be mailed to Post Office Box 7217, Stockton, California 95267-7217.

**23) What happens for day programs that have been getting spending money for someone from VMRC?**

TMS will send the check to the program just like VMRC did.

**24) If late fees are incurred due to VMRC/TMS error, especially in this transition, who will be responsible for those fees?**

VMRC would have to make the decision on an individual basis depending on the circumstances.

**25) Who decides the due dates for TMS to send out checks?**

The Service Coordinator creates authorizations and submits them to TMS. TMS issues checks when due based on the authorization schedule. TMS allows one day for mailing.

**26) What happens if the check isn't a routine payment?**

If the check is an "as billed" disbursement, then TMS will need the bill to know how much to send. The service coordinator can set up the authorization "as billed." The bills should go directly to TMS, Post Office Box 7217, Stockton, California 95267-7217.

**27) Can people use Supported Living agencies as their mail address?**

VMRC's answer is "yes," but supported living agencies may not want to receive consumers' mail at their locations.

**28) How will companies know to send bills to TMS now instead of VMRC?**

If people get bills directly, then they should mail those bills to TMS. If the bills have been coming to VMRC, then revenue coordinators will be working with service coordinators to request address changes using a form letter. The consumer will have to sign the form letter as billing agencies will not make this change simply because VMRC requests it.

**29) How does it work for a person new to the system?**

VMRC service coordinators will still do the initial intakes.

**30) Why is VMRC making the change?**

VMRC is making the change due to budgetary constraints. This change saves as much money as 2 lay-off days.